



America's Most Convenient Bank®

TD Bank, N.A.
1701 Route 70 East
Cherry Hill, NJ 08034
T: 888-751-9000
www.tdbank.com

August 20, 2012

Frank Reed
817 Matlack Drive
Moorestown, NJ 08057

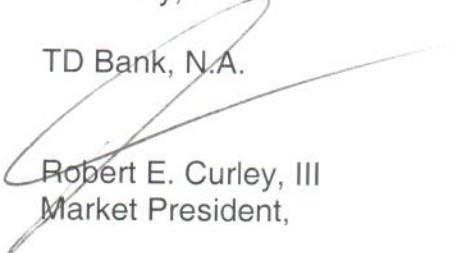
Re: Declination of Loan Secured by 817 Matlack Drive, Moorestown, NJ

Dear Mr. Reed:

As stated in your letter dated August 20, 2012, you were declined by TD Bank for a loan secured by the above property back in early 2008. The reason you were declined was due to a pending foreclosure of your first mortgage on this property that was uncovered during our underwriting process.

Sincerely,

TD Bank, N.A.


Robert E. Curley, III
Market President,

Frank Reed
817 Matlack Drive
Moorestown, NJ 08057
P: 856.956.6950
E: FrankReedNJ@aol.com

August 20, 2012

Robert E. Curley, III
SJ Market President
TD Bank
1701 Rt. 70 E.
Cherry Hill, NJ 08034

Re: Declination of Cash out Refinance on 817 Matlack Drive Moorestown, NJ 08057

Dear Mr. Curley:

During the spring of 2008 your office was processing a cash-out refinance on my primary residence located at 817 Matlack Drive Moorestown, NJ 08057.

An appraisal for this loan was done for this transaction by your bank on the house and the value was established at \$2,040,000. However, the loan in question was declined in the first week of June.

It is my recollection that the reason for this loan declination was that our primary residence had just gone into foreclosure.

I am writing you now as I cannot find a copy of any written correspondence from your bank citing the reason for the loan's declination although I do remember it being given to me verbally.

Can you now please provide to me a written correspondence confirming my recollection as to the reason for the loan's declination?

I thank you for your time and assistance in this matter.

Sincerely,



Frank Reed